

**From:** "Mary Irving" <mirving2391@hotmail.com> on 07/02/2004 06:06:42 PM

**Subject:** Availability of Funds and Collection of Checks

Sirs:

Please grant the right of recredit whenever a substitute check has been used. Under the new Check Clearing for the 21st Century Act, it is too easy for someone to make unauthorized withdrawals.

Thank you.

Sincerely,

Mary Irving

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